



Keep information about your finances including PIN codes and identity documents to yourself.



Did you know that you have the right to fair value, good quality and safety? Know your consumer rights and responsibilities.



Managing your money well helps you live within your means and avoid unnecessary debt and stress.



Draw up a budget BEFORE spending money and stick to it.



# FINANCIAL <u>LITERACY INITIATIVE</u>

Prioritise needs over wants to avoid spending money on what you can live without.